

AMENDMENTS TO CLAIMS

1. (Currently Amended) A system for submitting loan data to [a] an available plurality of automated loan evaluation engines, each automated loan evaluation engine programmed to receive loan data and return results, comprising:
 - a) a selection filter that compares the loan data to published guidelines for the plurality of automated engines and creates a selected subset of less than the available automated engines based upon that comparison, the selected subset including a first and second automated engine;
 - b) a set of business rules that determine a process by which the loan data is submitted to the automated engines, the business rules defining a plurality of strategies with each strategy representing a distinct subset of automated engines, with a first strategy representing the selected subset and the first strategy containing a different process by which the loan data is submitted to the automated engines than a second strategy, and further wherein strategies are defined for all possible subsets of the available plurality of automated loan evaluation engines;

[a] c) an engine launcher in communication with the plurality of automated engines,
 - i) the engine launcher identifying the first strategy as defining the process for loan data submission to the selected subset of automated loan evaluation engines,
 - ii) the engine launcher follows the first strategy by submitting the loan data to the first automated engines engine and receiving results from the first automated engine, and engines, the engine launcher submitting loan data under the control of a set of business rules; and

b) a best results filter that determines a set of best results from the results received by the engine launcher based upon financial data associated with the results

iii) the engine launcher examining the results from the first automated engine and then evaluating the first strategy of the business rules before submitting the loan data to the second automated engine.

2. **(Cancelled)**
3. **(Currently Amended)** The system of claim 2, further comprising a best results filter that determines a set of best results from the results received by the engine launcher based upon financial data associated with the results wherein the business rules define a plurality of strategies, with each strategy being associated with a particular subset of automated engines.
4. **(Currently Amended)** The system of claim [1] 3, wherein the automated engines impose requirements to be accomplished along with their results, and the best results filter determines the set of best results in part by assigning financial costs to the requirements imposed on the results.
5. **(Currently Amended)** A system for analyzing interest from a plurality of investors in purchasing a loan from a lender comprising:
 - a) a selection filter that compares loan data to published guidelines for the plurality of investors and creates a selected set of investors from the plurality of investors based upon the comparison;
 - b) a plurality of automated engines associated with the plurality of investors, each automated engine programmed to receive the loan data and return results, and each automated engine taking a set period of time, wherein at least one of the automated engines charges a financial fee for returning results for the loan data;
 - c) a set of business rules that determine a process by which the loan data is submitted to the automated engines, the business rules defining a plurality of strategies with each strategy representing a distinct subset of automated engines associated with the investors, wherein strategies are defined for all possible subsets of the plurality of automated loan evaluation engines, and further wherein each strategy controls the process of loan submission to minimize cost, minimize time taking by submitting to more than one automated engine, or a combination of minimizing cost and time;
 - [c] d) an engine launcher in communication with the selection filter and the plurality of automated engines, the engine launcher submitting the loan data to the automated engines under the control of predefined business

rules as defined in the appropriate strategy, and the engine launcher receiving results from the automated engines; and

[d] e) a best results filter that determines a set of best results from the results received by the engine launcher based upon financial data associated with the results.

6. **(Currently Amended)** A method for submitting loan data to a plurality of automated engines, the method comprising the steps of:

- a) collecting the loan data;
- b) selecting from among the plurality of automated engines a selected subset of automated engines based upon content of the loan data, the selected subset including a first and second automated engine;
- c) defining a set of business rules that determine a process by which the loan data is submitted to the automated engines, the business rules defining a plurality of strategies with each strategy representing a distinct subset of automated engines, with a first strategy representing the selected subset and the first strategy containing a different process by which the loan data is submitted to the automated engines than a second strategy, and further wherein strategies are defined for all possible subsets of the available plurality of automated loan evaluation engines;
- [c] d) submitting the loan data to the subset of automated engines according to business rules that define the first strategy;
- [d] e) receiving a plurality of results from the automated engines;
- [e] f) selecting a set of best results by comparing financial data related to the plurality results; and
- [f] g) presenting the set of best results.

7. **(Original)** The method of claim 6, wherein the step of selecting a selected subset of automated engines further comprises comparing the loan data to published guidelines for the plurality of automated engines.

8. **(Currently Amended)** The system method of claim 7, wherein the business rules define a plurality of strategies, with each strategy being associated with a particular subset of automated engines 6, wherein the step of submitting the loan data to the subset of automated engines further comprises:

- i) identifying the first strategy as defining the process for loan data submission to the selected subset of automated loan evaluation engines,
 - ii) following the first strategy by submitting the loan data to the first automated engine and receiving results from the first automated engine, and
 - iii) examining the results from the first automated engine and then evaluating the first strategy of the business rules before submitting the loan data to the second automated engine.
- 9. (Currently Amended) The ~~system~~ method of claim 6, wherein the automated engines impose requirements to be accomplished along with their results, and wherein the step of selecting a set of best results further comprises assigning financial costs to the requirements imposed on the results.
- 10. (Currently Amended) A method for analyzing interest from a plurality of investors in purchasing a loan from a lender, the method comprising the steps of:
 - a) collecting loan data about the loan;
 - b) selecting from among the plurality of investors a selected set of investors willing to purchase the loan based upon content of the loan data, the investors using automated loan evaluation engines to evaluate loan data;
 - c) determining a selected subset of automated loan evaluation engines associated with the selected set of investors, including a first and second automated engine;
 - d) defining a set of business rules that define a process by which the loan data is submitted to the automated engines, the business rules defining a plurality of strategies with each strategy representing a distinct subset of automated engines, with a first strategy representing the selected subset and the first strategy containing a different process by which the loan data is submitted to the automated engines than a second strategy, and further wherein strategies are defined for all possible subsets of the automated loan evaluation engines;
 - [c] e) submitting the loan data to ~~one or more~~ the selected subset of automated engines associated with the selected set of investors according to the process defined in the first strategy;

- [d] f) receiving a plurality of results from the automated engines;
- [e] g) comparing financial data related to the results to select a subset of best results from the plurality of results; and
- [f] h) presenting the best results.

11. **(Original)** The method of claim 10, wherein the step of comparing financial data includes the step of assigning financial costs to requirements imposed on the results by the investors.

12. **(Original)** The method of claim 10, wherein the selected set of investors is a subset of the plurality of investors, whereby at least one investor is excluded from the selected set based upon the content of the loan data.